

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kathryn Higgins

Debtor(s)

Case No. 14-42865

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/20/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,420.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS DEPT OF REVENUE	Priority	420.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,043.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	16,435.00	NA	NA	0.00	0.00
EDUCATION ACS HOMEBANC	Unsecured	4,096.00	NA	NA	0.00	0.00
AMCA	Unsecured	215.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	206.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	143.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	112.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	30.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	19.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	15.00	NA	NA	0.00	0.00
CELCO	Unsecured	120.00	NA	NA	0.00	0.00
CHASMCCARTHY	Unsecured	1,918.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	448.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	700.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	550.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	543.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	340.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	335.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	315.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	315.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	315.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	300.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	300.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	300.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DEPENDON COLLECTION SERVICE	Unsecured	200.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	281.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	279.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	138.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	101.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	100.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	95.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	74.00	NA	NA	0.00	0.00
DIVERSIFIED SERVICES GROUP	Unsecured	28.00	NA	NA	0.00	0.00
ER SOLUTIONS	Unsecured	1,116.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	448.00	NA	NA	0.00	0.00
HONOR FINANCE	Unsecured	1,851.00	NA	NA	0.00	0.00
EDUCATION ISAC	Unsecured	4,789.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	780.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	525.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	525.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	140.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	100.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	100.00	NA	NA	0.00	0.00
NDC CHECK SERVICE	Unsecured	260.00	NA	NA	0.00	0.00
OSI COLLECT	Unsecured	53.00	NA	NA	0.00	0.00
PROCOLLECT INC	Unsecured	273.00	NA	NA	0.00	0.00
PROCOLLECT INC	Unsecured	97.00	NA	NA	0.00	0.00
SECURITY FINANCIAL	Unsecured	290.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	136.00	NA	NA	0.00	0.00
UNITED DIRECT FINANCE	Unsecured	1,119.00	NA	NA	0.00	0.00
US BANK RMS	Unsecured	73.00	NA	NA	0.00	0.00
EDUCATION US DEPT OF EDUCATIO	Unsecured	8,101.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.